September 3, 2010 PUBLIC NOTICE # 2010-36

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6146		ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
10-6210	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6257	0626	ACE AMERICAN INSURANCE COMMERCIAL OTHER LIABILITY NEW PROGRAM HOSPITALITY		HOSPITALITY	0		
10-6211	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6224	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE CATASTROPHIC LIABILITY PLUS	
10-6280		ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DIRECTORS & OFFICERS EXCESS	0
10-6212	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6243		AEGIS SECURITY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	RENTAL COLLISION	0
10-6156		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
10-6158		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6168		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6184		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6218		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
10-6264		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS		
10-6186	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6219	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6274	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ONPOINT TRIBAL NATIONS	0
10-6248	AMERICAN SECURITY INSURANCE AUTO PHYSICAL		RULE CHANGE	COLLATERAL PROTECTION INSURANCE	0		

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6249		AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDERS RISK	0
10-6275	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ONPOINT TRIBAL NATIONS	0
10-6281		AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
10-6167		ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6170		ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ARGO SELECT	
10-6213	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6142		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
10-6177		COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RECREATION VEHICLE	0
10-6187	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6220	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6251		CRANBROOK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NON PROFIT D&O	
10-6191		CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	MAINSTREET	8.39
10-6255		CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	FIRE	FORMS	SAFEGUARD SELECT	
10-6252		CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CYBER SECURITY INCIDENT	0
10-6152		DELOS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC	
10-6269		DELOS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREST INDUSTRY	0
10-6175		EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB- EMPLOYED LAWYERS	
10-6265	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.8

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6159	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6171	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6178	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6226	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6148		GOVERNMENT EMPLOYEES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6261		GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BREAKDOWN FOR SPORTS AND LEISURE	
10-6254		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	LICENSE AND PERMIT BOND AND MISC. BOND	0
10-6172	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6179	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6151		HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB LAWYERS	0
10-6165		HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB- VETERINARY	0
10-6230		HUDSON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIMARY DEFENDER POLICY	0
10-6214	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6258	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOSPITALITY	0
10-6215	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6234	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	AIRCRAFT LIAB. AND AVIATION PREMISES LIAB.	
10-6196		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	E-COMMERCE	
10-6169		LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	FIRE	FORMS	NONE	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6267		MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	SURETY	RATE	NONE	8.27
10-6147		NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ARCHITECTS E&O LIABILITY	0
10-6206		NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PERSONNEL CONSULTANTS & TEMPORARY HELP	0
10-6188	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6221	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6235	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	AIRCRAFT LIAB. AND AVIATION PREMISES LIAB.	
10-6266	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.8
10-6236	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	AIRCRAFT LIAB. AND AVIATION PREMISES LIAB.	
10-6143		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6237		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6270		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	OMNI II	0
10-6164		NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIANS & SURGEONS	
10-6166		NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
10-6160	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6180	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6227	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6153		OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT DIRECTORS & OFFICERS	
10-6216	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL		BOTH RATE AND FORM	ISO CRIME FIDELITY	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6259	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOSPITALITY	0
10-6161	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6173	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6181	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6228	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6176		RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-6268		RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0
10-6195		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
10-6137		SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-6154		SPARTA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
10-6241		STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LEGACY	
10-6256		STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AUTO DISMANTIERS. SCRAPDEALERS.	0
10-6209		STARNET INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PEST CONTROL	
10-6207		TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	TOPA CLASSIC AUTO NATION MOTOR CLUB	
10-6244		TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
10-6189	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6222	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6253		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PUBLIC D&O- MODULAR	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program EMPLOYMENT PRACTICES LIAB MODULAR	Overall Rate %*
10-6271		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS		
10-6272		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- MODULAR	
10-6247		TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	QUANTUM	
10-6238	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FARMOWNERS	FORMS	AGRIBUSINESS	
10-6245	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6262	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS		
10-6278	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	OMNI II	0
10-6239	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FARMOWNERS	FORMS	AGRIBUSINESS	
10-6246	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6263	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS		
10-6279	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	OMNI II	0
10-6260		TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LEGACY	
10-6282		U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	PROBATE & FIDUCIARY BONDS	0
10-6190	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6223	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6162	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6174	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6182	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

File #	Grp#	Company Name	Line Type	Line Description	File Type Program		Overall Rate %*
10-6242		WESCO INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	DEBT WAIVER-GAP	
10-6217	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	ISO CRIME FIDELITY	0
10-6225	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY		ACE CATASTROPHIC LIABILITY PLUS	
10-6276	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ONPOINT TRIBAL NATIONS	0
10-6277	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE		ONPOINT TRIBAL NATIONS	0

113 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
			T	I		<u> </u>	1 1
Incorrect	10-5330		North American Specialty Insurance Company	Commercial Inland Marine	Both Rate and Form	Entertainment	0.00%
Correct	10-5330	7/30/2010	North American Specialty Insurance Company	Commercial Inland Marine	Rule Change	Entertainment	0.00%
Add	10-6204	6/25/2010	Zurich American Insurance Company	Commercial Fire	Both Rate and Form		1.70%